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## **Montana House Human Services Committee: Chairman Cary Smith**

## Proponent testimony by Duane Catlett, Clancy, MT 59634 (March 25, 2013)

Good afternoon Mister Chairman and members of the Committee.

For the record, my name is Duane Catlett. I'm a retired PhD nuclear chemist living in Clancy, MT.

Medicaid Expansion will provide access to affordable health care and the potential for economic freedom for all Montanans. To me, the need to pass this bill is primarily a moral issue, but one that additionally provides the benefit of being the best job creation bill that has come before the state legislature for several decades and is unlikely to occur again for several more.

My set of lifetime experiences has made me a passionate supporter of benefits of Medicare and Medicaid. There can be no economic freedom or security for any American without access to good health care.

I grew up in rural Nebraska working long days to earn the money needed to attend college. My great grandparents homesteaded In Nebraska; my grandfathers were both protestant ministers, my father a public school administrator teacher. I was raised in a poor and politically conservative Republican family.

I worked hard, earned my PhD in nuclear chemistry, and entered the workforce at a time when good paying jobs with excellent benefits were plentiful. I never had to worry about where my next paycheck would come. I had excellent health insurance with no deductibles, no copays, and no upper benefits limit. I've had several spine fusion surgeries and multiple other medical issues requiring expensive medical attention that would have bankrupted me had I not had insurance.

My younger sister, a 30+ career nurse at a large prestigious hospital, reminded me that "most people don't even realize that we who do already have health insurance are paying for the non-insured citizens who have to go to the emergency room to be treated. Hospitals are not reimbursed for emergency room care for the uninsured, so they have to raise the rates for service to those who can afford to pay."

"Additionally, because the uninsured cannot afford preventative care, they enter the health care system only after they're at an advanced stage in kidney failure, heart disease, stroke, diabetes, hypertension, and other diseases that could have been prevented or mitigated had they had access to health insurance causing enormous preventable medical costs." Those costs are passed directly onto those of us that do have insurance."

The bottom line is that the support for this bill should rest completely on the moral need for access to health care for all Montanans. It must not be an issue of concern over the program's impact on the federal government's budget as publically expressed by some. The federal government is the only direct originator of all dollars exchanged in the private sector. It can never go broke. It can always meet the interest payments on all bonds or other liabilities, and it can certainly afford to purchase any goods or services needed in support of its responsibilities to protect our freedoms.

Please support HB 590. Thank you.